

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

LIABILITIES AND CHANGES IN CAPITAL

PAGE 6

(\$ IN THOUSANDS)						PERCENT CHANGE	
	mmmm YYYY	mmmm YYYY	YYYY	YYYY	YYYY	1-YR	5-YR
Demand Deposits	1,489,338	1,513,936	1,516,827	1,465,666	1,545,700	-1.6	32.3
NOW, ATS and Transaction Accounts	722,801	688,342	724,492	717,372	697,677	5.0	19.3
Time Deposits (excl Brokered Dep) < \$100K	1,383,777	1,262,623	1,093,137	1,281,467	1,569,719	9.6	13.2
MMDA and Other Savings Accounts	1,856,291	2,022,152	1,831,326	1,970,329	2,120,636	-8.2	2.3
Other Non-Interest-Bearing Deposits	0	0	0	0	0	NA	-100.0
Core Deposits	5,452,207	5,487,053	5,165,782	5,434,834	5,933,732	-0.6	14.2
Time Deposits of \$100K or More	1,173,427	1,105,685	1,333,152	1,106,768	926,810	6.1	38.9
Foreign Deposits	2,189,942	2,549,576	2,593,356	2,851,527	2,715,284	-14.1	29.0
Federal Funds Purchased and Repos	2,001,595	2,267,637	2,068,414	2,069,363	2,441,593	-11.7	-13.6
Commercial Paper	125,119	97,712	154,664	97,319	127,311	28.1	70.6
Other Borrowings W/Rem Mat of 1 Yr or Less	504,939	507,935	467,309	661,838	872,538	-0.6	-63.2
Other Borrowings W/Rem Mat Over 1 Year	187,696	331,447	243,230	345,401	235,308	-43.4	-41.3
Brokered Deposits < \$100K	946	1,142	1,054	1,328	1,213	-17.2	650.8
Noncore Funding	6,183,664	6,861,134	6,861,179	7,133,544	7,320,057	-9.9	-6.6
Trading Liabilities	21,184	6,357	14,953	5,520	6,058	233.2	NA
Subordinated Notes and Debentures	243,500	243,404	243,476	243,381	118,801	0.0	105.2
Acceptances	7,225	8,262	14,690	7,236	8,227	-12.6	-61.4
Other Liabilities	327,393	314,445	320,652	299,340	337,535	4.1	2.6
Total Liabilities	12,235,173	12,920,655	12,620,732	13,123,855	13,724,410	-5.3	3.2
Minority Interest	104,295	104,269	104,536	104,435	107,394	0.0	+++++
EQUITY CAPITAL:							
Perpetual Preferred Stock (Incl Surplus)	0	0	0	0	0	NA	NA
Common Stock	806	806	806	806	805	0.0	-99.0
Common Surplus	346,412	345,863	346,045	345,851	342,932	0.2	55.6
Retained Earnings	1,015,867	966,678	996,161	941,547	867,203	5.1	37.5
Less: Treasury Stock	12,977	15,763	17,207	10,398	3,519	-17.7	NA
Accumulated Other Comprehensive Income	21,834	-71,677	-24,449	-65,476	-21,827	NA	516.6
Other Equity Capital Components	0	NA	NA	NA	NA	NA	NA
Total Equity Capital	1,371,942	1,225,907	1,301,356	1,212,330	1,185,594	11.9	31.1
Total Liabilities and Capital	13,711,410	14,250,831	14,026,624	14,440,620	15,017,398	-3.8	6.3
MEMORANDA:							
Non-Interest-Bearing Deposits	2,023,712	2,089,246	2,105,870	2,078,318	2,234,852	-3.1	46.4
Interest-Bearing Deposits	6,792,810	7,054,210	6,987,474	7,316,139	7,342,187	-3.7	14.4
Total Deposits	8,816,522	9,143,456	9,093,344	9,394,457	9,577,039	-3.6	20.5
LT Debt that Reprices in 1 Year	90,000	90,000	90,000	90,000	90,000	0.0	+++++
CHANGES IN EQUITY CAPITAL:							
Equity Capital, Prev Year-End, As Amended	1,301,356	1,212,330	1,212,330	1,185,594	1,117,207		
Accounting Restatements	0	0	0	0	0		
Net Income	33,677	39,765	113,661	132,957	106,964		
Net Sale of New Perpetual Preferred Stock	0	0	0	0	0		
Net Sale of New Common Stock	0	12	125	2,860	15,443		
Chgs Incident to Mergers and Absorptions	0	0	0	0	0		
Less: Dividends Declared	14,363	13,541	56,471	54,640	52,776		
Change in Other Comprehensive Income	46,914	-6,201	41,027	-43,649	2,939		
Sale of Treasury Stock	4,358	1,879	7,676	11,038	3,780		
Less: Purchase of Treasury Stock	0	8,337	16,992	21,849	7,314		
Changes in Debit to ESOP Liability	0	0	0	0	0		
Other Adjustments to Equity Capital	0	0	0	19	-649		
Equity Capital, Ending Balance	1,371,942	1,225,907	1,301,356	1,212,330	1,185,594		

---

## Liabilities and Changes in Capital

BHCPR page 6 presents the structure of liabilities and capital of a bank holding company and the sources of change in its equity capital account. Additional data on interest-bearing and non-interest-bearing deposits as well as long-term debt that reprices within one year are provided in the memoranda section. Moreover, annual and five-year percentage changes for each liability or capital item appear in the last two columns. (See the description of Growth Rates on page 2-3.)

### *Demand Deposits*

Demand deposits held in domestic offices of commercial bank subsidiaries.

### *NOW, ATS, and Transaction Accounts*

Accounts subject to negotiable orders of withdrawal (NOW accounts), ATS accounts (accounts subject to automatic transfer from savings accounts), and all other transaction accounts excluding demand deposits.

### *Time Deposits (Excluding Brokered Deposits) under \$100 Thousand*

All time deposits, including time certificates of deposit and open-account time deposits with balances of less than \$100,000, minus brokered deposits issued in denominations below \$100,000.

### *MMDA and Other Savings Accounts*

All savings deposits including money market deposit accounts (MMDAs) other than negotiable orders of withdrawal (NOW accounts), ATS accounts (accounts subject to automatic transfer from savings accounts), or other transaction accounts.

### *Other Non-Interest-Bearing Deposits*

Non-interest-bearing deposit balances held in domestic offices of other depository institutions that are subsidiaries of the bank holding company.

### *Core Deposits*

The sum of demand deposits, deposit accounts that are subject to negotiable orders of withdrawal or automatic transfer from the savings accounts, time deposits (excluding brokered deposits) with balances under \$100,000, money market deposit accounts, other savings accounts, and other non-interest-bearing deposit balances.

### *Time Deposits of \$100 Thousand or More*

Time deposits including time certificates of deposit and open-account deposits with balances of \$100,000 or more, regardless of negotiability or transferability.

### *Foreign Deposits*

Deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities.

### *Federal Funds Purchased and Repos*

Borrowings in the form of immediately available funds or sale of securities, loans, participations in pools of securities, or other assets under agreements to repurchase for one business day or under a continuing contract.

### *Commercial Paper*

Short-term and uncollateralized negotiable promissory notes issued by the bank holding company or its subsidiaries, usually with a maturity of 270 days or less.

### *Other Borrowings with a Remaining Maturity of 1 Year or Less*

Funds borrowed by the consolidated bank holding company with a remaining maturity of one year or less, including mortgage indebtedness and obligations under capitalized leases with a remaining maturity of one year or less.

### *Other Borrowings with a Remaining Maturity over 1 Year*

Funds borrowed by the consolidated bank holding company with a remaining maturity of more than one year, including mortgage indebtedness and obligations under capitalized leases with a remaining maturity of more than one year.

### *Brokered Deposits under \$100,000*

Brokered deposits issued in denominations of less than \$100,000.

### *Noncore Funding*

The sum of time deposits of \$100,000 or more, deposits in foreign offices and in Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase in domestic offices including those of Edge or Agreement subsidiaries, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000.

### *Trading Liabilities*

Liabilities arising from trading activities, including liabilities resulting from sales of assets not owned by the bank holding company and revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts entered into by the bank holding company for trading, dealer, customer accommodation, or similar purposes.

### *Subordinated Notes and Debentures*

Outstanding notes and debentures that are subordinated to the deposits of subsidiary depository institutions and any other debt that is designated as subordinated in its indenture agreement. This line item includes subordinated perpetual debt, limited-life preferred stock and related surplus, and equity commitment and contracted notes that qualify as capital under the Federal Reserve Board's capital adequacy guidelines.

---

### *Acceptances*

Outstanding liabilities represented by drafts and bills of exchange that have been accepted by the BHC's bank subsidiaries or by others for their accounts.

### *Other Liabilities*

The amount of other liabilities.

### *Total Liabilities*

The sum of core deposits, noncore funding, trading liabilities, subordinated notes and debentures, acceptances, and other liabilities.

### *Minority Interest*

The proportionate interest held by those other than the reporting company in the equity capital accounts of the consolidated subsidiaries including trust preferred stock (that are issued by special purpose subsidiaries and are marketed under such names as MIPS and TOPRS).

### *Perpetual Preferred Stock (Including Surplus)*

The aggregate par or stated value of all outstanding perpetual preferred stock including any amounts received in excess of its par or stated value.

### *Common Stock*

The aggregate par or stated value of common stock issued.

### *Common Surplus*

The amount formally transferred to the surplus account, including capital contributions, and any amount received for common stock in excess of its par or stated value.

### *Retained Earnings*

The amount of retained earnings, including capital reserves, which result from the transfer of net income, declaration of dividends, transfers to surplus, or other appropriate entries.

### *Treasury Stock*

The carrying value, at cost, of treasury stock.

### *Accumulated Other Comprehensive Income*

The amount of other comprehensive income in conformity with the requirements of FASB Statement No. 130, Reporting Comprehensive Income. Other comprehensive income includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and minimum pension liability adjustments. From March 31, 1999 to December 31, 2000, this BHCP item includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) reported on cash flow hedges, and foreign currency translation adjustments. Prior to March 31, 1999, accumulated net gains (losses) on cash flow hedges were not reported on the FR-Y9C and are not included in this item.

### *Other Equity Capital Components*

The amount of all other equity capital components, including unearned Employee Stock Ownership Plan (ESOP) shares.

### *Total Equity Capital*

The sum of perpetual preferred stock (including surplus), common stock and surplus, retained earnings, accumulated other comprehensive income, and other equity capital components, less treasury stock.

### *Total Liabilities and Capital*

The sum of total liabilities, minority interest, and total equity capital.

## **Memoranda**

### *Non-Interest-Bearing Deposits*

Domestic and foreign deposit accounts on which the issuing

depository institution pays no compensation to the holder for the use of the funds. They include (1) matured time deposits that are not automatically renewable unless the deposit agreement specifies the transfer of funds at maturity to another type of account and (2) deposits with a zero percent stated interest rate that are issued at face value.

### *Interest-Bearing Deposits*

Domestic and foreign deposit accounts on which the issuing depository institution pays compensation to the holder for the use of the funds. They include deposits with a zero percent interest rate that are issued on a discount basis.

### *Total Deposits*

The sum of non-interest and interest-bearing deposits in domestic and foreign offices.

### *Long-Term Debt That Reprices in 1 Year*

Long-term debt issued by the bank holding company with a remaining maturity of more than one year, but that has a repricing frequency of less than one year. Mortgage indebtedness and obligations under capitalized leases and limited-life preferred stock are excluded from this line item.

## **Changes in Equity Capital**

### *Equity Capital, Previous Year-End, as Amended*

Total equity balance as of December 31 of the previous year after the effect of adjustments made in amended reports.

### *Accounting Restatements*

The cumulative effect (net of applicable income taxes) of changes in accounting principles that resulted in the restatement of prior years' financial statements and the sum of all corrections (net of applicable income taxes) due to material accounting errors made in prior

---

years' financial statements that were not corrected in an amended report for the period during which the error was made.

*Net Income*

Net income (or loss) for the calendar year-to-date.

*Net Sale of New Perpetual Preferred Stock*

Change in equity capital resulting from the issuance of new perpetual preferred stock (net of expenses associated with the issuance of such stock), conversion of convertible debt or limited-life preferred stock into perpetual preferred stock, exercise of stock options, and retirement of perpetual preferred stock.

*Net Sale of New Common Stock*

Change in equity capital resulting from the issuance of common stock (net of expenses associated with the issuance of such stock), conversion of convertible debt, limited-life preferred, or perpetual preferred stock into common stock, exercise of stock options, and retirement of common stock.

*Changes Incident to Mergers and Absorptions*

For business combinations that are treated as pooling of interests, the historical equity capital balances of the consolidated BHC or other businesses acquired as of the end of the previous calendar year. For business combinations treated as purchases, the fair value of any perpetual preferred or common shares issued (minus the direct cost of issuing the shares) less any goodwill charged against undivided profits. This line item includes any retroactive adjustments resulting from the realization of income tax benefits of pre-acquisition operating loss carryforwards of purchased subsidiaries and other purchased businesses.

*Dividends Declared*

Cash dividends declared on preferred stock and common stock during the calendar year-to-date including dividends not payable until after the report date.

*Changes in Accumulated Other Comprehensive Income*

The amount of other comprehensive income for the calendar year to date.

*Sale of Treasury Stock*

The resale or other disposal of the BHC's own perpetual preferred stock or common stock.

*Purchase of Treasury Stock*

The acquisition, without retirement, of the BHC's own perpetual preferred stock or common stock.

*Changes in the Debit to ESOP Liability*

(For BHCs that guaranteed the debt of their Employee Stock Ownership Plan only.) Changes during the calendar year-to-date to the offsetting debit to the liability recorded by the BHC in connection with ESOP debt guaranteed by the BHC.

*Other Adjustments to Equity Capital*

The amount of all other adjustments to equity capital, including contributions of capital to the holding company when the company is a partnership

*Equity Capital, Ending Balance*

Total equity capital at the end of the current quarter.

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

PERCENT COMPOSITION OF ASSETS AND LOAN MIX

PAGE 7

PERCENT OF TOTAL ASSETS	BHC	mmmm	YYYY	PCT	BHC	mmmm	YYYY	PCT	BHC	YYYY	PEER	01	PCT	BHC	YYYY	PEER	01	PCT	BHC	YYYY	PEER	01	PCT
Real Estate Loans	34.96	32.36	59	31.90	31.11	53	33.65	32.14	57	31.21	30.38	29.52	30.51										
Commercial and Industrial Loans	16.91	15.78	58	21.91	16.41	80	19.69	16.04	73	21.27	15.76	22.76	15.71										
Loans to Individuals	4.51	7.07	30	6.00	7.69	41	5.94	7.24	46	5.97	7.80	5.79	8.20										
Loans to Depository Institutions	1.76	0.25	95	1.69	0.27	95	1.54	0.24	92	1.69	0.30	0.40	0.35										
Agricultural Loans	0.21	0.23	64	0.37	0.24	72	0.34	0.23	71	0.42	0.25	0.47	0.31										
Other Loans and Leases	5.64	5.38	58	5.57	5.42	58	6.34	5.56	69	5.58	5.18	5.68	4.88										
Net Loans and Leases	62.26	62.99	37	65.71	63.29	51	65.48	63.60	47	64.47	61.78	62.82	61.82										
Debt Securities Over 1 Year	17.14	14.48	66	17.49	15.55	61	17.70	14.31	65	17.47	15.42	17.38	15.48										
Mutual Funds and Equity Securities	0.40	0.43	62	0.71	1.10	24	0.89	1.08	39	0.70	1.08	0.51	0.82										
Subtotal	79.80	78.67	41	83.91	80.88	41	84.06	79.82	49	82.63	79.44	80.70	79.34										
Interest-Bearing Bank Balances	3.00	0.98	83	1.58	0.50	85	1.34	0.76	79	1.93	0.60	3.05	0.78										
Federal Funds Sold & Reverse Repos	0.59	2.45	45	0.18	2.37	24	0.96	2.39	53	0.17	2.43	0.17	1.82										
Debt Securities 1 Year or Less	4.03	1.80	82	4.75	1.48	87	4.06	1.92	82	4.96	1.68	6.56	2.00										
Trading Assets	0.20	1.85	38	0.10	1.76	41	0.21	1.83	46	0.12	1.75	0.08	1.58										
Total Earning Assets	87.62	88.34	33	90.52	88.80	67	90.65	88.63	68	89.81	88.59	90.57	88.35										
Non-Int Cash and Due From Dep Inst	3.89	3.11	72	3.48	3.28	54	3.56	3.58	53	4.55	3.61	3.76	4.15										
Acceptances	0.05	0.06	58	0.06	0.07	61	0.10	0.06	76	0.05	0.07	0.05	0.11										
Other Real Estate Owned	0.08	0.05	83	0.03	0.04	46	0.03	0.04	41	0.03	0.04	0.04	0.05										
All Other Assets	8.43	8.40	61	5.93	7.78	30	5.69	7.58	26	5.59	7.44	5.62	6.95										
MEMORANDA:																							
Short-Term Investments	7.62	6.06	69	6.51	5.06	74	6.37	5.65	69	7.08	5.42	9.89	5.31										
U.S. Treasury Securities	0.26	0.50	33	0.38	1.02	30	0.25	0.67	28	0.37	1.06	0.37	1.32										
U.S. Agency Securities (excl MBS)	1.23	2.39	45	1.17	2.43	45	1.20	2.69	42	1.20	2.46	2.16	2.27										
Municipal Securities	0.12	0.91	19	0.17	0.90	14	0.11	0.88	15	0.19	0.92	0.21	0.96										
Mortgage-Backed Securities	19.21	10.47	85	20.06	10.57	85	19.85	9.82	88	20.12	10.45	20.44	11.19										
Asset-Backed Securities	0.00	0.47	19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA										
Other Debt Securities	0.36	0.69	46	0.46	3.31	25	0.35	3.26	22	0.54	3.16	0.78	2.79										
RE Loans Secured by 1-4 Family	21.28	16.95	70	17.08	16.62	56	19.86	17.09	65	16.65	16.78	16.51	17.94										
Revolving	2.07	2.66	40	1.91	2.32	43	2.06	2.69	41	1.84	2.22	1.79	2.13										
Closed-End, Sec by First Liens	18.95	11.96	80	14.97	12.16	61	17.55	11.88	82	14.60	12.39	14.49	13.86										
Closed-End, Sec by Junior Liens	0.26	1.90	11	0.21	1.77	11	0.25	2.04	12	0.20	1.91	0.23	1.60										
Commercial Real Estate Loans	8.84	13.40	35	9.73	12.44	35	9.10	13.09	33	9.47	11.88	8.15	11.04										
Construction and Land Dev	2.28	3.26	43	2.33	2.80	53	2.19	2.99	47	2.26	2.53	1.91	2.07										
Multifamily	0.36	1.16	17	0.33	1.10	20	0.35	1.14	17	0.34	1.09	0.31	1.04										
Nonfarm Nonresidential	6.20	8.48	37	7.07	8.05	41	6.57	8.47	36	6.88	7.81	5.93	7.42										
RE Loans Secured by Farmland	0.02	0.18	25	0.03	0.18	35	0.02	0.19	26	0.03	0.17	0.03	0.18										
LOAN MIX, % OF GROSS LOANS & LEASES:																							
Real Estate Loans	54.86	49.47	64	47.55	47.50	59	50.05	48.81	58	47.42	47.01	45.97	47.29										
RE Loans Secured by 1-4 Family	33.40	26.33	70	25.46	25.71	54	29.54	26.34	63	25.29	26.18	25.71	28.01										
Revolving	3.26	4.00	46	2.84	3.48	40	3.07	4.05	41	2.79	3.37	2.78	3.27										
Closed-End	30.14	22.08	75	22.62	21.99	58	26.48	22.02	65	22.50	22.62	22.93	24.54										
Commercial Real Estate Loans	13.87	20.09	32	14.51	18.67	37	13.54	19.49	30	14.39	18.02	12.69	16.76										
Construction and Land Dev	3.57	4.82	43	3.48	4.14	56	3.25	4.39	44	3.44	3.77	2.98	3.14										
Multifamily	0.57	1.78	16	0.49	1.68	12	0.52	1.74	15	0.51	1.71	0.48	1.58										
Nonfarm Nonresidential	9.73	12.74	37	10.54	12.13	43	9.77	12.64	33	10.45	11.88	9.23	11.30										
RE Loans Secured by Farmland	0.03	0.27	27	0.05	0.27	35	0.03	0.28	26	0.05	0.26	0.04	0.28										
Loans to Depository Institutions	2.77	0.44	91	2.52	0.53	90	2.29	0.43	90	2.57	0.60	0.62	0.69										
Commercial and Industrial Loans	26.53	26.01	50	32.67	27.50	69	29.29	26.24	57	32.32	26.84	35.43	26.73										
Loans to Individuals	7.07	11.14	30	8.95	12.13	37	8.83	11.30	39	9.08	12.35	9.01	12.88										
Credit Card Loans	0.08	1.12	50	3.24	1.87	75	3.21	1.84	74	3.40	2.09	3.62	2.40										
Agricultural Loans	0.33	0.34	64	0.54	0.36	72	0.51	0.35	66	0.63	0.38	0.74	0.48										
Loans to Foreign Govts and Inst	0.16	0.03	87	0.00	0.07	59	0.01	0.03	71	0.01	0.09	0.00	0.10										
Other Loans and Leases	8.84	9.51	62	8.30	9.62	54	9.44	9.78	63	8.49	9.28	8.84	8.52										

---

## Percent Composition of Assets and Loan Mix

BHCPR page 7 details the percentage composition of a bank holding company's assets and loan portfolio. The top portion of this report page presents asset balances as a percentage of consolidated assets. Components of the real estate loan and investment securities portfolios as percentages of consolidated assets are displayed in the memoranda section. The last section, Loan Mix, presents various loan balances as a percentage of gross loans and leases (total loans and leases, net of unearned income).

### Percent of Total Assets

#### *Real Estate Loans (Percent of Total Assets)*

Loans secured by real estate, including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm non-residential properties, divided by total assets.

#### *Commercial and Industrial Loans (Percent of Total Assets)*

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than real estate) or unsecured, single-payment, or installment, divided by total assets.

#### *Loans to Individuals (Percent of Total Assets)*

Loans to individuals for household, family, and other personal expenditures divided by total assets.

#### *Loans to Depository Institutions (Percent of Total Assets)*

Loans to U.S. and foreign banks and other depository institutions divided by total assets.

#### *Agricultural Loans (Percent of Total Assets)*

Agricultural loans divided by total assets.

#### *Other Loans and Leases (Percent of Total Assets)*

Taxable and tax-exempt obligations (other than securities) of state and political subdivisions in the U.S., acceptances of other banks, all other loans, and lease financing receivables divided by total assets.

#### *Net Loans and Leases (Percent of Total Assets)*

Loans and leases net of unearned income, and the allowance for loan and lease losses divided by total assets.

#### *Securities over 1 Year (Percent of Total Assets)*

Debt securities with a remaining maturity of more than one year divided by total assets.

#### *Mutual Funds and Equity Securities (Percent of Total Assets)*

Investments in mutual funds and equity securities divided by total assets.

#### *Subtotal (Percent of Total Assets)*

The sum of net loans and lease financing receivables, debt securities with a remaining maturity over one year, and investments in mutual funds and equity securities divided by total assets.

#### *Interest-Bearing Bank Balances (Percent of Total Assets)*

Interest-bearing bank balances divided by total assets.

#### *Federal Funds Sold and Reverse Repos (Percent of Total Assets)*

Federal funds sold and securities

purchased under agreements to resell divided by total assets.

#### *Debt Securities with Maturity of 1 Year or Less (Percent of Total Assets)*

Debt securities with a remaining maturity of one year or less divided by total assets.

#### *Trading Assets (Percent of Total Assets)*

Assets held in trading accounts divided by total assets.

#### *Total Earning Assets (Percent of Total Assets)*

The sum of interest bearing balances due from depository institutions, investment securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income, and the allowance for loan and lease losses), and trading assets divided by total assets.

#### *Non-Interest-Bearing Cash and Balances Due from Depository Institutions (Percent of Total Assets)*

The sum of non-interest-bearing balances due from depository institutions and currency and coin divided by total assets.

#### *Acceptances (Percent of Total Assets)*

Customers' liabilities on acceptances outstanding divided by total assets.

#### *Other Real Estate Owned (Percent of Total Assets)*

Other real estate owned divided by total assets.

#### *All Other Assets (Percent of Total Assets)*

The sum of premises and fixed assets, investments in unconsolidated subsidiaries and associated companies,

intangible assets, and other assets divided by total assets.

## Memoranda

### *Short-Term Investments (Percent of Total Assets)*

The sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, debt securities with a remaining maturity of one year or less, divided by total assets.

### *U.S. Treasury Securities (Percent of Total Assets)*

The amount of U.S. Treasury securities divided by total assets.

### *U.S. Agency Securities excluding Mortgage-Backed Securities (Percent of Total Assets)*

The amount of U.S. government agency and corporation obligations, excluding Mortgage-Backed securities divided by total assets. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

### *Municipal Securities (Percent of Total Assets)*

Obligations of state and political subdivisions in the United States divided by total assets.

### *Mortgage-Backed Securities (Percent of Total Assets)*

The amount of pass-through and other mortgage-backed securities, including CMOs, REMICs, and stripped mortgage-backed securities, divided by total assets. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

### *Asset-Backed Securities (Percent of Total Assets)*

The amount of asset-backed securities, other than mortgage-backed securities, divided by total assets. The

BHCPR includes data for this item only for report dates after December 31, 2000.

### *Other Debt Securities (Percent of Total Assets)*

The sum of all other debt securities divided by total assets.

### *Real Estate Loans Secured by 1-4 Family (Percent of Total Assets)*

Revolving and permanent loans secured by one- to four-family residential properties divided by total assets.

### *Revolving (Percent of Total Assets)*

Revolving open-end lines of credit secured by one- to four-family residential properties divided by total assets.

### *Closed-End, Secured by First Liens (Percent of Total Assets)*

Permanent loans secured by first liens on one- to four-family residential properties divided by total assets.

### *Closed-End, Secured by Junior Liens (Percent of Total Assets)*

Permanent loans secured by junior (other than the first) liens on one- to four-family residential properties divided by total assets.

### *Commercial Real Estate Loans (Percent of Total Assets)*

Loans secured by real estate including construction, land development and other land loans, and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total assets.

### *Construction and Land Development (Percent of Total Assets)*

Loans secured by real estate made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total assets.

### *Multifamily (Percent of Total Assets)*

Loans secured by multifamily (five dwelling units or more) residential properties divided by total assets.

### *Nonfarm Nonresidential (Percent of Total Assets)*

Real estate loans secured by business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties divided by total assets.

### *Real Estate Loans Secured by Farmland (Percent of Total Assets)*

Loans secured by farmland and improvements thereon divided by total assets.

## Loan Mix, Percent of Gross Loans and Leases

### *Real Estate Loans (Percent of Gross Loans and Leases)*

Loans secured by real estate including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

### *Real Estate Loans Secured by 1-4 Family (Percent of Gross Loans and Leases)*

Revolving and permanent loans secured by one- to four-family residential properties divided by total loans and leases, net of unearned income.

### *Revolving (Percent of Gross Loans and Leases)*

Revolving open-end lines of credit secured by one- to four-family residential properties divided by total

---

loans and leases, net of unearned income.

*Closed-End  
(Percent of Gross Loans and Leases)*

Permanent loans secured by liens (first and junior) on one- to four-family residential properties divided by total loans and leases, net of unearned income.

*Commercial Real Estate Loans  
(Percent of Gross Loans and Leases)*

Loans secured by real estate including construction and land development loans and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

*Construction and Land Development  
(Percent of Gross Loans and Leases)*

Loans secured by real estate made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total loans and leases, net of unearned income.

*Multifamily  
(Percent of Gross Loans and Leases)*

Loans secured by multifamily (five dwelling units or more) residential properties divided by total loans and leases, net of unearned income.

*Nonfarm Nonresidential  
(Percent of Gross Loans and Leases)*

Real estate loans secured by business

and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties divided by total loans and leases, net of unearned income.

*Real Estate Loans Secured by Farmland  
(Percent of Gross Loans and Leases)*

Loans secured by farmland and improvements thereon divided by total loans and leases, net of unearned income.

*Loans to Depository Institutions  
(Percent of Gross Loans and Leases)*

Loans to all financial institutions (U.S. and non-U.S. addressees) divided by total loans and leases, net of unearned income.

*Commercial and Industrial Loans  
(Percent of Gross Loans and Leases)*

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than real estate) or unsecured, single-payment, or installment, divided by total loans and leases, net of unearned income.

*Loans to Individuals  
(Percent of Gross Loans and Leases)*

Loans to individuals for household, family, and other personal expenditures divided by total loans and leases, net of unearned income.

*Credit Card Loans  
(Percent of Gross Loans and Leases)*

Loans to individuals arising from bank credit cards divided by total loans and leases, net of unearned income. Prior to March 31, 2001, this item also included loans related to check credit plans.

*Agricultural Loans  
(Percent of Gross Loans and Leases)*

Loans to finance agricultural production and other loans to farmers divided by total loans and leases, net of unearned income.

*Loans to Foreign Governments  
and Institutions  
(Percent of Gross Loans and Leases)*

Loans to foreign governments and official institutions divided by total loans and leases, net of unearned income.

*Other Loans and Leases  
(Percent of Gross Loans and Leases)*

The sum of taxable and tax-exempt obligations (other than securities) of state and political subdivisions in the U.S., acceptances of other banks, all other loans, and lease financing receivables divided by total loans and leases, net of unearned income.



1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

# LIQUIDITY AND FUNDING

PAGE 8

PERCENT OF TOTAL ASSETS	mmmm YYYY			mmmm YYYY			YYYY			YYYY			YYYY		
	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01	BHC	PEER	01
Short-Term Investments	7.62	6.06	69	6.51	5.06	74	6.37	5.65	69	7.08	5.42		9.89		5.31
Liquid Assets	28.38	22.74	72	26.95	22.54	74	27.39	22.42	73	28.47	23.12		30.02		23.96
Investment Securities	21.57	17.99	66	22.95	18.84	69	22.65	17.99	76	23.12	18.78		24.45		18.94
Net Loans and Leases	62.26	62.99	37	65.71	63.29	51	65.48	63.60	47	64.47	61.78		62.82		61.82
Net Lns, Ls & Stdbly Ltrs of Credit	64.40	66.66	35	68.84	66.68	54	67.55	67.08	50	68.02	65.19		66.36		65.39
Core Deposits	39.76	48.84	20	38.50	49.86	19	36.83	49.25	19	37.64	48.93		39.51		52.91
Noncore Funding	45.10	34.50	82	48.15	35.21	85	48.92	34.64	85	49.40	35.12		48.74		31.22
Time Deposits of \$100K or More	8.56	8.63	58	7.76	7.89	56	9.50	8.60	63	7.66	7.28		6.17		7.18
Foreign Deposits	15.97	3.16	88	17.89	4.09	88	18.49	3.94	88	19.75	4.19		18.08		4.34
Fed Funds Purchased and Repos	14.60	8.41	80	15.91	8.78	85	14.75	7.77	85	14.33	8.70		16.26		8.51
Net Fed Funds Purchased (Sold)	14.01	5.75	90	15.73	5.82	95	13.78	5.37	92	14.16	5.56		16.09		5.99
Commercial Paper	0.91	0.56	70	0.69	0.59	64	1.10	0.53	79	0.67	0.49		0.85		0.52
Oth Borrowings W/Rem Mat 1 Yr or Less	3.68	4.60	45	3.56	5.99	30	3.33	5.23	33	4.58	6.58		5.81		3.71
Earning Assets Repr in 1 Year	40.67	43.60	40	41.42	41.37	51	44.46	42.61	53	40.61	41.80		59.07		44.52
Int-Bearing Liab Repr in 1 Year	27.21	22.78	75	26.57	21.70	74	28.16	22.99	80	28.31	22.70		24.02		22.26
Long-Term Debt Repr in 1 Year	0.66	2.29	35	0.63	2.17	38	0.64	1.84	44	0.62	1.63		0.60		1.48
Net Assets Repriceable in 1 Year	12.81	17.28	37	14.22	16.49	45	15.65	16.88	53	11.68	16.31		34.45		19.67
OTHER LIQUIDITY AND FUNDING RATIOS:															
Net Noncore Funding Dependence	46.92	37.37	82	49.60	38.29	83	50.59	37.24	82	51.21	37.89		48.18		32.90
Net ST Noncore Funding Dependence	37.33	22.97	87	38.04	25.53	90	39.79	24.66	87	39.33	25.88		39.37		22.63
Short-Term Inv/ST Noncore Funding	20.34	23.52	56	16.94	18.28	66	16.00	21.20	55	17.89	18.73		23.77		21.75
Liq Asts-ST Noncore Fndg/Nonliq Asts	-12.66	-1.20	20	-15.73	-3.42	11	-17.15	-2.94	12	-15.53	-3.86		-16.60		1.11
Net Loans and Leases/Total Deposits	96.83	101.03	38	102.42	98.81	64	101.00	100.03	55	99.09	97.76		98.50		92.35
Net Loans and Leases/Core Deposits	156.58	135.96	77	170.67	133.30	88	177.79	136.43	88	171.29	130.42		158.98		120.30
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.70	0.31	83	-0.88	-0.97	31	0.51	0.12	78	-0.71	-0.96		1.29		0.54
Avail-For-Sale Sec Appr(Depr)/Eq Cap	2.62	2.07	67	-6.94	-5.33	41	0.25	0.39	50	-5.96	-4.87		0.39		1.99
Struct Notes Appr(Depr)/Eq Cap	NA	0.00	NA	NA	-0.04	NA	NA	0.00	NA	NA	-0.04		NA		0.01
PERCENT OF INVESTMENT SECURITIES:															
Held-To-Maturity Securities	19.18	6.54	80	20.04	8.19	79	18.33	9.84	74	21.58	8.56		15.87		9.95
Available-For-Sale Securities	80.82	93.46	19	79.96	91.81	20	81.67	90.16	25	78.42	90.64		84.13		89.17
U.S. Treasury Securities	1.20	3.57	32	1.64	5.71	20	1.11	4.38	22	1.61	6.20		1.49		7.63
U.S. Agency Securities (excl MBS)	5.69	13.37	45	5.09	12.19	35	5.31	14.48	38	5.19	11.92		8.82		11.29
Municipal Securities	0.54	5.40	14	0.74	5.03	14	0.49	5.20	14	0.83	5.07		0.85		5.26
Mortgage-Backed Securities	89.04	59.63	91	87.42	56.56	96	87.64	54.93	95	87.05	54.84		83.59		58.14
Asset-Backed Securities	0.00	2.47	19	NA	NA	NA	NA	NA	NA	NA	NA		NA		NA
Other Debt Securities	1.66	5.05	43	2.03	16.98	19	1.54	18.29	15	2.32	16.98		3.18		14.38
Mutual Funds and Equity Securities	1.85	3.07	48	3.08	6.63	17	3.91	6.39	34	3.01	6.23		2.07		4.55
Debt Securities 1 Year or Less	18.69	10.84	77	20.68	8.08	85	17.94	10.92	77	21.44	9.45		26.85		10.99
Debt Securities 1 To 5 Years	2.00	16.80	12	2.78	19.27	14	1.85	18.33	7	2.67	19.09		4.85		17.88
Debt Securities Over 5 Years	77.45	63.33	58	73.46	61.38	59	76.30	59.32	71	72.89	59.48		66.23		62.54
Pledged Securities	85.09	53.45	91	90.33	53.51	96	90.54	55.45	96	92.56	55.34		90.55		50.63
Structured Notes, Fair Value	0.00	0.08	29	0.00	0.14	26	0.00	0.09	28	0.00	0.16		0.00		0.18
PERCENT CHANGE FROM PRIOR LIKE QTR:															
Short-Term Investments	12.53	42.65	48	-31.80	16.87	25	-12.57	15.25	36	-31.19	6.75		-22.99		34.11
Investment Securities	-9.54	4.02	25	-9.87	11.48	15	-4.84	5.62	32	-9.06	14.30		-5.04		32.68
Core Deposits	-0.64	7.57	18	-0.90	8.07	23	-4.95	7.85	4	-8.41	3.03		0.02		21.62
Noncore Funding	-9.87	10.98	16	-8.21	27.07	1	-3.82	13.00	16	-2.55	33.63		-0.79		35.34

---

## Liquidity and Funding

BHCPR page 8 presents liquidity and funding ratios on a consolidated basis. These relate to growth rates of selected asset and liability categories from the prior year's like quarter, the composition of investment securities, the maturity distribution within the BHC's investment portfolio, and the extent of appreciation or depreciation of held-to-maturity and available-for-sale investment securities, U.S. agency and corporation obligations, and structured notes.

### Percent of Total Assets

#### *Short-Term Investments* (Percent of Total Assets)

The sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, debt securities with a remaining maturity of one year or less, and acceptances of other banks divided by total assets.

#### *Liquid Assets* (Percent of Total Assets)

The sum of cash and balances due from depository institutions, U.S. Treasury securities, obligations of other U.S. government agencies and corporations, trading assets, and federal funds sold and securities purchased under agreements to resell divided by total assets.

#### *Investment Securities* (Percent of Total Assets)

The sum of the amortized cost of held-to-maturity debt securities and the fair value of available-for-sale debt and equity securities divided by total assets.

#### *Net Loans and Leases* (Percent of Total Assets)

Loans and lease financing receivables net of unearned income and the allowance for loan and lease losses divided by total assets.

#### *Net Loans and Leases Plus Standby Letters of Credit* (Percent of Total Assets)

Loans and lease financing receivables net of unearned income and the allowance for loan and lease losses plus standby letters of credit divided by total assets.

#### *Core Deposits* (Percent of Total Assets)

The sum of demand deposits, deposit accounts that are subject to negotiable orders of withdrawal or automatic transfer from savings accounts, time deposits with balances (excluding brokered deposits) of less than \$100,000, MMDAs (money market deposit accounts), other savings accounts, and other non-interest-bearing deposits divided by total assets.

#### *Noncore Funding* (Percent of Total Assets)

The sum of time deposits with balances of \$100,000 or more, deposits in foreign offices and Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000 divided by total assets.

#### *Time Deposits of \$100,000 or More* (Percent of Total Assets)

Time deposits of \$100,000 or more divided by total assets.

#### *Foreign Deposits* (Percent of Total Assets)

Deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities divided by total assets.

#### *Federal Funds Purchased and Repos* (Percent of Total Assets)

Federal funds purchased and securi-

ties sold under agreements to repurchase divided by total assets.

#### *Net Federal Funds Purchased (Sold)* (Percent of Total Assets)

The difference between federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank holding company, of its Edge or Agreement subsidiaries, and in International Banking Facilities (a liability item) and federal funds sold and securities purchased under agreements to resell in domestic offices of the bank holding company, of its Edge or Agreement subsidiaries, and in International Banking Facilities (an asset item) divided by total assets.

#### *Commercial Paper* (Percent of Total Assets)

Commercial paper divided by total assets.

#### *Other Borrowings with a Remaining Maturity of 1 Year or Less* (Percent of Total Assets)

Other borrowings with a remaining maturity of one year or less divided by total assets.

#### *Earning Assets Repriceable in 1 Year* (Percent of Total Assets)

Earning assets that are repriceable within one year or mature within one year (in Schedule HC-H of the FR Y-9C) divided by total assets.

#### *Interest-Bearing Liabilities Repriceable in 1 Year* (Percent of Total Assets)

Interest-bearing deposit liabilities that reprice within one year or mature within one year divided by total assets.

#### *Long-Term Debt Repriceable in 1 Year* (Percent of Total Assets)

Long-term debt (other borrowed money with a remaining maturity of more than one year, or subordinated

notes and debentures) that has a repricing frequency of less than one year divided by total assets.

*Net Assets Repriceable in 1 Year  
(Percent of Total Assets)*

The difference between earning assets that are repriceable or that mature within one year and the sum of interest-bearing deposit liabilities that reprice or mature within one year and long-term debt that reprices within one year divided by total assets.

**Other Liquidity and Funding Ratios**

*Net Noncore Funding Dependence*

The difference between noncore funding and short-term investments divided by long-term assets. (See the definitions of noncore funding and short-term investments above.)

“Long-term assets” refers to the sum of loans and leases (net of unearned income and the allowance for loan and lease losses), debt securities with a remaining maturity of over one year, equity securities, and real estate owned that were acquired in satisfaction of debts previously contracted

*Net Short-Term Noncore Funding Dependence*

The difference between short-term noncore funding and short-term investments divided by long-term assets. (Note: See the definitions of short-term investments and long-term assets above.)

“Short-term noncore funding” refers to the sum of federal funds purchased and securities sold under agreements to repurchase, commercial paper, and the following liability items that have a remaining maturity of one year or less: time deposits of \$100,000 or more, foreign deposits, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits under \$100,000.

*Short-Term Investments/  
Short-term Noncore Funding*

Short-term investments divided by short-term noncore funding. (Note: See the definitions of short-term investments and short-term noncore funding above.)

*Liquid Assets Less Short-term Noncore Funding/Nonliquid Assets*

Liquid assets (the sum of cash and balances due from depository institutions, trading assets, federal funds sold and securities purchased under agreements to resell, and U.S. Treasury securities and obligations of other U.S. government agencies and corporations) less short-term noncore funding (as defined above) divided by total assets less liquid assets.

*Net Loans and Leases/Total Deposits*

Loans and lease financing receivables, net of unearned income and allowance for losses divided by total deposits.

*Net Loans and Leases/Core Deposits*

Loans and lease financing receivables, net of unearned income and allowance for losses, divided by core deposits.

*Held-to-Maturity Securities  
Appreciation (Depreciation)/  
Equity Capital*

The difference between the fair value and the amortized cost of held-to-maturity securities divided by total equity capital.

*Available-for-Sale Securities  
Appreciation (Depreciation)/  
Equity Capital*

The difference between the fair value and the amortized cost of available-for-sale securities divided by total equity capital.

*Structured Notes Appreciation  
(Depreciation)/Equity Capital*

The difference between the fair value and the amortized cost of struc-

tured notes divided by total equity capital.

**Percent of Investment Securities**

*Held-to-Maturity Securities  
(Percent of Investment Securities)*

The amortized cost of debt securities, which the bank holding company has the positive intent and ability to hold to maturity, divided by total investment securities.

*Available-for-Sale Securities  
(Percent of Investment Securities)*

The fair value of equity and debt securities, available-for-sale divided by total investment securities.

*U.S. Treasury Securities  
(Percent of Investment Securities)*

The amount of U.S. Treasury securities divided by total investment securities.

*U.S. Agency Securities excluding  
Mortgage-Backed Securities  
(Percent of Investment Securities)*

The amount of U.S. government agency and corporation obligations, excluding Mortgage-Backed securities divided by total investment securities. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

*Municipal Securities  
(Percent of Investment Securities)*

Obligations of states and political subdivisions in the United States divided by total investment securities.

*Mortgage-Backed Securities  
(Percent of Investment Securities)*

The amount of pass-through and other mortgage-backed securities, including CMOs, REMICs, and stripped mortgage-backed securities, divided by total investment securi-

---

ties. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

*Asset-Backed Securities*  
(Percent of Investment Securities)

The amount of asset-backed securities, other than mortgage-backed securities, divided by total investment securities. The BHCPR includes data for this item only for report dates after December 31, 2000.

*Other Debt Securities*  
(Percent of Investment Securities)

Other debt securities divided by total investment securities.

*Mutual Funds and Equity Securities*  
(Percent of Investment Securities)

Investments in mutual funds and equity securities divided by total investment securities.

*Debt Securities 1 Year or Less*  
(Percent of Investment Securities)

Debt securities with a remaining maturity of one year or less divided by total investment securities.

*Debt Securities 1 to 5 Years*  
(Percent of Investment Securities)

Debt securities with a remaining maturity of over one to five years divided by total investment securities.

*Debt Securities over 5 Years*  
(Percent of Investment Securities)

Debt securities with a remaining maturity over five years divided by total investment securities.

*Pledged Securities*  
(Percent of Investment Securities)

Pledged securities divided by total investment securities.

*Structured Notes, Fair Value*  
(Percent of Investment Securities)

The fair value of structured notes divided by total investment securities.

**Percent Change from Prior Like Quarter**

This section presents the percentage change (from the previous like quarter) of short-term investments, investment securities, core deposits, and noncore funding. (See the description of Growth Rates on page 2-3.)